

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ADAM M STAPLETON
MELISSA STAPLETON
Debtor(s)

Case No. 09-16526

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/06/2009.
- 2) The plan was confirmed on 09/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2011, 09/26/2012, 12/14/2012, 06/07/2013, 01/17/2014.
- 5) The case was completed on 01/22/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$6,900.85.
- 10) Amount of unsecured claims discharged without payment: \$14,686.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,720.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$45,720.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,065.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,065.31
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Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	13,429.01	13,429.01	13,429.01	13,429.01	0.00
AMERICAS SERVICING CO	Secured	3,000.00	2,850.56	2,850.56	2,850.56	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE NA	Unsecured	3,900.00	3,508.04	3,508.04	2,817.37	0.00
CITIFINANCIAL	Unsecured	6,568.18	6,505.46	6,505.46	5,224.65	0.00
CITIFINANCIAL	Unsecured	1,584.98	1,656.44	1,656.44	1,330.32	0.00
DELL FINANCIAL SERVICES	Unsecured	120.00	131.33	131.33	105.47	0.00
EAST BAY FUNDING	Unsecured	1,276.69	1,291.08	1,291.08	1,036.89	0.00
EAST BAY FUNDING	Unsecured	359.78	391.68	391.68	314.56	0.00
ECAST SETTLEMENT CORP	Unsecured	539.00	578.44	578.44	464.56	0.00
JOLIET MUNICIPAL EMPLOYEES CU	Secured	0.00	0.00	0.00	0.00	0.00
JOLIET MUNICIPAL EMPLOYEES CU	Secured	0.00	0.00	0.00	0.00	0.00
JOLIET MUNICIPAL EMPLOYEES CU	Secured	0.00	0.00	0.00	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	963.79	948.64	948.64	761.87	0.00
MIRAGE HOMEOWNERS ASSOC	Secured	380.00	380.00	380.00	380.00	0.00
MIRAGE HOMEOWNERS ASSOC	Unsecured	NA	46.04	46.04	36.98	0.00
OPHRY'S LLC	Unsecured	494.79	614.36	614.36	493.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,600.68	1,679.76	1,679.76	1,349.04	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,800.00	1,888.27	1,888.27	1,516.50	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	372.25	405.28	405.28	325.49	0.00
PROVENA MERCY CENTER	Unsecured	700.00	NA	NA	0.00	0.00
STERLING INC	Unsecured	110.00	113.72	113.72	91.33	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
VANDA LLC	Unsecured	6,204.84	5,106.04	5,106.04	4,100.75	0.00
VANDA LLC	Unsecured	NA	1,108.79	1,108.79	890.49	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL INC	Unsecured	5,000.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,000.00	395.03	395.03	317.26	0.00
WELLS FARGO FINANCIAL INC	Unsecured	867.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	2,237.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	2,500.00	3,509.06	3,509.06	2,818.19	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$16,279.57	\$16,279.57	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$380.00	\$380.00	\$0.00
TOTAL SECURED:	\$16,659.57	\$16,659.57	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,877.46	\$23,995.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,065.31</u>
Disbursements to Creditors	<u>\$40,654.69</u>

TOTAL DISBURSEMENTS :	<u>\$45,720.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.